**5 questions for the new world of work**

Welcome to the “gig” economy, where workers swap payroll jobs for self-directed hustle. Behind the shift: a desire for income and financial security that can elude workers tethered to one employer, a quest for more freedom and flexibility when it comes to work hours and location and the old-fashioned itch to start a business.

Some 54 million to 86 million people in the U.S. are independent workers, according to McKinsey Global Institute’s study, “Independent Work: Choice, Necessity, and the Gig Economy,” released in 2016. They account for 20 percent to 30 percent of the working-age population in the U.S. and five European countries included in the report.

Defined as working with a high level of control and autonomy; payment by task, assignment or sales; and a short-term relationship between worker and client, the independent segment is growing and is much bigger than official estimates, McKinsey said.

“A full-time job with one employer has been considered the norm for decades, but increasingly, this fails to capture how a large share of the workplace makes a living,” the report said.

Today, some 3.9 million people work on-demand jobs that they find via digital marketplaces, such as Lyft and Upwork. Some 41 percent of them also hold down full-time jobs and most, 67 percent, are satisfied with their on-demand work. The ranks of these on-demand workers will grow to 7.7 million by 2020, according to anew study by Intuit and Emergent Research.

“Dispatches from the New Economy: The On-DemandWorkforce,” is based on an online survey of 6,247 independent workers who find work opportunities via one or more of 12 online platforms.

Among the reasons even a happily employed fulltime worker might want to explore gig work:

• **To protect one’s livelihood.** Depending on one employer for continued fulltime employment may be risky. Manufacturing jobs go to robots. Startups fold. Once- dominant businesses are violently reshaped by technological change. When companies shrink to wring out costs, senior full-timers are likely first on the firing line. Developing an alternate, flexible income stream is a form of insurance.

• **To overcome a near-term financial setback.** The gig economy is a smart way to generate additional income, said Cassie Divine, vice president of QuickBooks Self-Employed. One in five of the on-demand workers polled in the Intuit study had experienced a financial hardship — such as a job loss, cut in work hours or unexpected major expense. “They turned to on-demand work as an easy way to overcome it,” she said.

• **To diversify and add to a professional skill set.** “Freelance work can be a great way to monetize a talent or skill in addition to what you’re already doing,” said Brent Messenger, head of global community for **Fiverr.com**, an online marketplace. Working solo can broaden an individual’s expertise as a problem solver, serving customers from concept to delivery.

Technology makes it easy to try. There are online marketplaces for a seemingly endless list of jobs: Lessonface (live online music lessons); Thumbtack (local services “from house painting to personal training”); Makers Row (business-to-business manufacturing); Amazon Mechanical Turk (global marketplace for on- demand tasks); and Upwork, Freelancer, CrowdSource and Toptal for freelance writers, web designers, marketers, designers and consultants.

Ready to gig? Following are some questions you must answer.

**1. What are you really good at?** “Identify your passion and learn to market it. Just like with a traditional career, doing something you’re passionate about will ultimately bring the most long-term fulfillment,” said Fiverr’s Messenger.

**2. How are your networking skills?** While you may have networks of colleagues from your industry, think about joining freelance communities to learn about how others are finding success.

**3. How can you demonstrate your expertise?** Learning to market your services can be abig hurdle. Word of mouth is a good place to start.

**4. Is there an online platform for your talent?** “Online freelance marketplaces can be a huge asset, connecting you to millions of buyers who are looking for the types of services you sell,” Messenger said. Search for a marketplace that might work for you.

**5. Do you have some savings?** Build backup savings to help smooth out the inevitable bumps in the road of working independently.